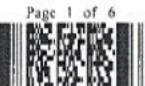


Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			1219454022
Amount	Interest Rate	No. of Months	Amortization
\$200,000.00	3.988%	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP) 11423 SPOTTED FARM LN, BIGFORK, MT 59911-7335			No. of Units 1
Legal Description of Subject Property (attach description if necessary)			Year Built 1997
SEE ATTACHED			
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input type="checkbox"/> Primary Residence <input checked="" type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
2019	\$358,000.00	\$	\$ (b) Cost of Improvements
			Total (a + b)
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
2019	\$358,000.00	\$	DEBT CONSOLIDATION
Cost \$	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made		
Title will be held in what Name(s) CANDY WILLIAMS		Manner in which Title will be held SOLE OWNERSHIP	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
CANDY WILLIAMS			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
-9938	(801) 694-5409	1973	
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, separated, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 0	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, separated, divorced, widowed)	Dependents (not listed by Borrower) no. 0
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
1898 E RICH WAY COTTONWOOD HEIGHTS, UT 84121		Own <input checked="" type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	
Borrower		IV. EMPLOYMENT INFORMATION	
Name & Address of Employer		Yrs. on this job	
PRIMARY RESIDENTIAL MORTGAGE 1480 N 2200 W SALT LAKE CITY, UT 84116		8.58	
Position/Title/Type of Business PAYROLL PROCESSOR/		Yrs. employed in this line of work/profession	
		9	
Business Phone (incl. area code)		Business Phone (incl. area code)	
(801) 320-7070			
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			



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Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$4,853.33		\$4,853.33	Rent		
Overtime	\$864.90		\$864.90	First Mortgage (P&I)		\$953.45
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		\$138.83
Dividends/Interest				Real Estate Taxes		\$263.95
Net Rental Income				Mortgage Insurance		
Other (before completing, see the note in "Describe Other Income" below)				Homeowner Assn. Dues		
				Other:		
Total	\$5,718.23		\$5,718.23	Total		\$1,356.23

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash Deposit toward purchase held by:				
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union		Name and address of Company AMERICA FIRST CREDIT U*	\$ Payment/Months (\$536.00) / 79	\$41,975.00 *
Acct. no.		Acct. no. 0303		
Name and address of Bank, S&L, or Credit Union		Name and address of Company WELLS FARGO DEALER SVC*	\$ Payment/Months (\$481.00) / 29	\$13,671.00 *
Acct. no.		Acct. no. 1135*		
Name and address of Bank, S&L, or Credit Union		Name and address of Company AMERICAN EXPRESS	\$ Payment/Months (1) / 999	\$9,677.00 *
Acct. no.		Acct. no. - 71253*		
Acct. no.				



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VI. ASSETS AND LIABILITIES (cont'd)				
Name and address of Bank, S&L, or Credit Union	Name and address of Company	\$ Payment/Months	\$ 4,256.00 *	
	JPMCB - CARD SERVICE*	(\$106.00) / 41		
Acct. no.	Acct. no. 0784			
Stocks & Bonds (Company name/ number & description)	Name and address of Company	\$ Payment/Months	\$ 3,462.00 *	
	JPMCB CARD*	(\$144.00) / 25		
Acct. no.	3231			
Real estate owned (enter market value from schedule of real estate owned)	Name and address of Company	\$ Payment/Months	\$ 2,684.00	
	COMENITYBANK/VICTORIA*	\$130.00 / 21		
Life insurance net cash value	Acct. no. 6796			
Face amount:	Name and address of Company	\$ Payment/Months	\$ 2,538.00	
	SYNCB/CHEVRON PLCC*	\$121.00 / 21		
Subtotal Liquid Assets	Acct. no. 6251			
Real estate owned (enter market value from schedule of real estate owned)	Alimony/ Child Support/Separate Maintenance Payments Owed to:			
Vested interest in retirement fund				
Net worth of business(es) owned (attach financial statement)				
Automobiles owned (make and year)	Job-Related Expense (child care, union dues, etc.)			
	Total Monthly Payments	\$1,219.85		
Other Assets (itemize)				
Total Assets a.	\$450,000.00	Net Worth (a minus b)	\$350,552.00	
			Total Liabilities b.	\$99,448.00

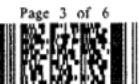
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
11423 SPOTTED FAWN LN BIGFORK, MT 59911	SFR	\$450,000.00					
Totals		\$450,000.00					

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name Creditor Name Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?	<input type="checkbox"/> <input checked="" type="checkbox"/>
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> <input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)	\$73,041.00	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> <input checked="" type="checkbox"/>
e. Estimated prepaid items	\$2,983.58	d. Are you a party in a lawsuit?	<input type="checkbox"/> <input checked="" type="checkbox"/>
f. Estimated closing costs	\$7,579.00	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> <input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	
h. Discount (if Borrower will pay)	\$-3,377.96		
i. Total cost(s) (add items a through h)	\$80,225.62		



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
j. Subordinate financing		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guaranteed?	
l. Other Credits (explain) BORROWER PAID FEES \$847.98		g. Are you obligated to pay alimony, child support, or separate maintenance?	
m. Loan amount (exclude PMI, MIP, Funding Fee financed) \$200,000.00		h. Is any part of the down payment borrowed?	
n. PMI, MIP, Funding Fee financed		i. Are you a co-maker or endorser on a note?	
o. Loan amount (add m & n) \$200,000.00		j. Are you a U.S. citizen?	
p. Cash from to Borrower (subtract j, k, l, & o from i) \$-120,622.36		k. Are you a permanent resident alien?	
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question below.	
		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	
		S S	

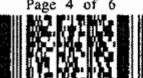
IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable Federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X <i>El Williams</i>	12-26-19	X	

Loan Originator's Signature			
X		Date	
Loan Originator's Name (print or type) ROLAND GERHARD FREY	Loan Originator Identifier NMLS # 305739	Loan Originator's Phone Number (including area code) (406) 751-2345	
Loan Origination Company's Name GLACIER MORTGAGE, INC.	Loan Origination Company Identifier NMLS # 2568	Loan Origination Company's Address 14 3RD STREET EAST SUITE 280 KALISPELL MT 59901	



CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: CANDY WILLIAMS	Agency Case Number:
	Co-Borrower:	Lender Case Number: 1219454022

VI. ASSETS AND LIABILITIES (cont'd)

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company JPMCB CARD*	\$ Payment/Months \$60.00 / 37	\$2,206.00
Acct. no. 9130		
Name and address of Company COMENITYCAPITAL/ULTA*	\$ Payment/Months \$100.00 / 20	\$1,998.00
Acct. no. 6517		
Name and address of Company SYNCB/OLD NAVY DC*	\$ Payment/Months \$53.00 / 32	\$1,672.00
Acct. no. 9580		
Name and address of Company SYNCB/EPC*	\$ Payment/Months \$49.00 / 34	\$1,650.00
Acct. no. 8764		
Name and address of Company SYNCB/BSN*	\$ Payment/Months \$80.00 / 20	\$1,599.00
Acct. no. 7852		
Name and address of Company CREDIT ONE BANK NA*	\$ Payment/Months \$69.00 / 20	\$1,375.00
Acct. no. 1580		
Name and address of Company CAPITAL ONE/WALMART*	\$ Payment/Months \$39.00 / 33	\$1,256.00
Acct. no. 4429		
Name and address of Company WELL FARGO CARD GER*	\$ Payment/Months \$25.00 / 47	\$1,168.00
Acct. no. 2281		
Name and address of Company SYNCB/PAYPAL CREDIT*	\$ Payment/Months \$31.00 / 35	\$1,077.00
Acct. no. 1162		
Name and address of Company FIRST PREMIER BANK*	\$ Payment/Months \$74.00 / 15	\$1,045.00
Acct. no. 2592		
Name and address of Company MERRICK BANK CORP*	\$ Payment/Months \$41.00 / 25	\$1,014.00
Acct. no. 2866		
Name and address of Company JPMCB - CARD SERVICE*	\$ Payment/Months \$35.00 / 23	\$777.00
Acct. no. 8989		
Name and address of Company THE BANK OF MISSOURI*	\$ Payment/Months \$35.00 / 22	\$748.00
Acct. no. 1022		
Name and address of Company CAPITAL ONE BANK USA N*	\$ Payment/Months \$25.00 / 30	\$733.00
Acct. no. 9503		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature <i>C. Williams</i>	Date <i>12-26-19</i>	Co-Borrower's Signature <i>x</i>	Date
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CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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Borrower's Signature x C. Williams	Date 12/26/19	Co-Borrower's Signature x	Date
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